



## Early Journal Content on JSTOR, Free to Anyone in the World

This article is one of nearly 500,000 scholarly works digitized and made freely available to everyone in the world by JSTOR.

Known as the Early Journal Content, this set of works include research articles, news, letters, and other writings published in more than 200 of the oldest leading academic journals. The works date from the mid-seventeenth to the early twentieth centuries.

We encourage people to read and share the Early Journal Content openly and to tell others that this resource exists. People may post this content online or redistribute in any way for non-commercial purposes.

Read more about Early Journal Content at <http://about.jstor.org/participate-jstor/individuals/early-journal-content>.

JSTOR is a digital library of academic journals, books, and primary source objects. JSTOR helps people discover, use, and build upon a wide range of content through a powerful research and teaching platform, and preserves this content for future generations. JSTOR is part of ITHAKA, a not-for-profit organization that also includes Ithaka S+R and Portico. For more information about JSTOR, please contact [support@jstor.org](mailto:support@jstor.org).

service and the country at large is very much interested that they should do so.

It is a relief to turn to the last section of Mr. Davis' book and travel with him up the east coast, where even the inefficient Portuguese and the stiff German colonies are picturesque. One is attracted by the oriental color of Zanzibar and Mozambique, and yet touched by the loneliness of European officers in far away tropical ports, to whom the brief hours of a steamer's call are a dream of home.

E. D. JONES.

University of Michigan.

*Wage-Earners' Budgets.* A Study of Standards and Cost of Living in New York City. By LOUISE B. MORE. (New York: Henry Holt and Company, 1907. Pp. 280. \$2.50.)

The modern social settlement has been called a sociological laboratory; and the term is justified when an investigation into modes of life grows out of the cordial relations between settlement residents and the community they serve. At Greenwich House, a settlement in the cosmopolitan lower west side of New York City, a committee was organized in 1905 to arrange such an investigation, a fellowship was provided, and Mrs. More became the first incumbent. This book represents the result of her two-years' study into the lives of 200 families of the Greenwich district. The success of the work rested on intimate knowledge of the affairs of each family and on daily scrutiny and contact, accompanied by the most friendly relationship.

The results of the investigation are set forth in ten main and several supplementary tables, dealing with the incomes and expenditures of the 200 families in question. These tables cover the minutest classifications and details. Incomes are studied according to size of family, occupation, and nationality; while expenditures are subdivided by size of family, by nationality and by income, under six heads: food, rent, clothing, light and fuel, insurance, sundries. Following the tables come typical family budgets and cases, while the two final chapters are devoted to a comparison with other social investigations, and to a summarized conclusion

The families studied were of eleven nationalities, American leading with half, followed by Irish, English, German and Italian. It was aimed to include only self-supporting families of the wage-earning class; yet a few dependent families were admitted to the tabulation, and several small shopkeepers as well, for purposes both of completeness and contrast. The size of family varied from two to twelve, and from no children to nine; the average size was 5.6. In studying income, receipts from all sources were ascertained. The range is a wide one, from a minimum of \$250 to a maximum of \$2556. It should be stated that the owner of the minimum had a family of but three, while the family of the owner of the maximum numbered six. The average income was \$851.38; 40.5 per cent of the incomes ranged between \$600 and \$900, while for every income over \$1200 there was one under \$500.

In point of occupation, a long list is given. Half the wage-earners under observation were truckmen, longshoremen, clerks, factory hands, janitors, housekeepers, washerwomen, porters, and casual laborers. Exactly half were unskilled laborers.

Expenditures were found to consist of the following items:

Food.....	43.4%
Rent.....	19.4
Clothing.....	10.6
Light and fuel.....	5.1
Insurance.....	3.9
Sundries.....	17.6
	<hr/> 100.0%

And the expenditures represent 98.2 per cent of the incomes. In other words, the average surplus of income over outgo was 1.8 per cent. This is the average for the whole group, but of the 200 families only 47 had a surplus; of the remaining 153, ninety-eight had neither surplus nor deficit, while 55 showed a deficit. The item of sundries is further subdivided into spending money, drink, medical attendance, furniture, recreation, and the like.

Insurance is an interesting item, forming nearly 4 per cent of the total expenditures. Of the 200 families 174, or 87 per cent, carried insurance, usually industrial, beneficial, or fraternal. The amount spent annually for insurance ranged from \$5 to \$128.

In nine cases over 10 per cent of the total expenditures was made for insurance premiums, the figures in two instances running as high as 13.1 per cent. These families the author denominates "insurance mad." At the other extreme stand the 26 families who carried no insurance whatever, and who for the most part were shiftless and improvident.

In comparing results with those of prior investigators, the author is confronted with the difficulties of varying conditions and standards, especially as between this country and Europe. Detailed comparisons are presented, however, with Rowntree's study of poverty in the English town of York, and with the several studies made by the United States Department of Labor, as published in its Eighteenth Annual Report. In the latter comparison the analogies run exceedingly close. As the studies of the Department of Labor were both extensive and intensive, it would seem that these two methods of investigation produce much the same results.

The final paragraph is devoted to the estimate of a "fair living wage" for a New York family of five. Assuming \$6 a week as the necessary food minimum for such a family, and considering it to be 43.4 per cent of the total expenditures, we have \$720, or approximately \$14 a week. To this the author adds a surplus, to provide against the future, and concludes that a workingman's living-wage in New York City should average from \$800 to \$900 a year.

The book, finally, is open to all the attacks that may be made on any personal and necessarily arbitrary study; but that accuracy and fairness is aimed at throughout is apparent, and many criticisms are taken up and answered in advance. Here are the results in detail of an unusually laborious and careful study; to the sociological alchemist they will prove most valuable.

JULIUS H. PARMELEE.

Yale University.  
(New Haven, Conn.)

*Gold, Prices and Wages Under the Greenback Standard.* By WESLEY C. MITCHELL. University of California Publications in Economics. Vol. I. (Berkeley: The University Press, 1908. Pp. 627.)

This volume of Dr. Mitchell's is a continuation of studies already begun by the author in *A History of the Greenbacks*—